

EXHIBIT B

RCS1

**earn up
to \$100 in
jcp rewards**

You can earn up to \$100 in jcp rewards each month when you use your jcp credit card on qualifying purchases. It's our way of thanking our best customers.

To receive your rewards by email, and to experience all the benefits of jcp rewards, register online at jcprewards.com/credit.



BRUCE R RANKIN
Account Ending: *** 612 91

Visit us at jcp.com/credit
Customer Service: 1-800-542-DRUG
PO Box 960089 Orlando FL 32896-0089

Summary of Account Activity		Payment Information										
Previous Balance	\$353.97	New Balance	\$297.97									
- Payments	\$56.00	Total Minimum Payment Due	\$28.00									
- Other Credits	\$5.83	Payment Due Date	03/05/2013									
+ Interest Charged	\$5.83	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.										
New Balance	\$297.97	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:										
Credit Limit	\$903.00	<table><tr><td>By making only the minimum payment, you will pay</td><td>the minimum payment each month, you will pay</td><td>the minimum payment each month, you will pay</td></tr><tr><td>13 months</td><td>13 months</td><td>13 months</td></tr><tr><td>\$338.00</td><td>\$338.00</td><td>\$338.00</td></tr></table>		By making only the minimum payment, you will pay	the minimum payment each month, you will pay	the minimum payment each month, you will pay	13 months	13 months	13 months	\$338.00	\$338.00	\$338.00
By making only the minimum payment, you will pay	the minimum payment each month, you will pay	the minimum payment each month, you will pay										
13 months	13 months	13 months										
\$338.00	\$338.00	\$338.00										
Available Credit	None											
Statement Closing Date	02/10/2013											
Days in Billing Cycle	28											

If you would like information about credit counseling services, call 1-877-302-9775.

Transaction Summary				
Trans Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
01/22			PHONE/ONLINE PMT THK YOU ALPHARETIA GA	(\$56.00)
02/10		R	INTEREST CHARGE ADJUSTMENT	(\$5.83)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00

(Continued on next page)

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.
NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO GEGRB.

Good news! Now you can earn up to \$100 in jcp rewards each month when you use your jcp card! See details on back.



BRUCE R RANKIN

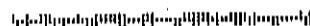


Account Ending: *** 612 91		
Total Minimum Payment Due	Payment Due Date	New Balance
\$28.00	03/05/2013	\$297.97

FILL IN TOTAL PAID

\$

Now address or email? Print changes on the back.



GEGRB / jcp
P.O. Box 960089
Orlando FL 32896-0089

jcp rewards program

Cardmembers who are U.S. residents (including Puerto Rico and U.S. Territories) are automatically enrolled in the jcp rewards program (the "Program"). Cardmembers who are in good standing and spend \$100 or more in a calendar month on qualifying purchases at jcpenny stores or jcp.com will be eligible to receive a \$10 jcp rewards certificate (jcp rewards or a "certificate") redeemable on eligible jcpenny purchases (some exclusions and restrictions apply; see certificate for details). Purchases of the following items are not qualifying purchases: Gift cards and e-Gift Cards; cash advances; purchases made online (only); dollar spent on sales tax; state and local taxes; international purchases; shipping charges; restocking fees; delivery charges; gift cards and e-Gift Cards. Each calendar month, a cardmember may earn up to ten \$10 jcp rewards certificates each month. Qualifying purchases amounts are calculated at the end of each calendar month and do not carry forward more than ten \$10 jcp rewards certificates each month. Qualifying purchases amounts are calculated at the end of each calendar month and do not carry forward more than ten \$10 jcp rewards certificates each month. Certificates will be delivered by U.S. mail unless you have registered an email address at www.jpcrewards.com/credit, in which case certificates will be delivered via email. Certificates must be used by the expiration date listed on the certificate and must be surrendered at the time of purchase. If your jcpenny purchase is less than the amount designated on the certificate, you will forfeit the remainder of that amount. Certificates cannot be credited to any account, redeemed for cash, replaced if mislaid or lost, or applied to prior purchases. Lost or stolen certificates are not replaceable. Certificates are not transferable and are void where prohibited by law. We reserve the right to amend or modify the Program at any time and in any way without notice (including, without limitation, our right to adjust the number of jcp rewards certificates earned for each dollar in purchases). We further reserve the right to terminate the Program at any time without notice. For full terms and conditions or for other questions about the Program, please visit www.jpcrewards.com/credit or call 1-888-577-7937.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any requirements that may be due.

Bankruptcy Notice: If you are a bankrupt, you must send us notice, including account number and all information related to the proceeding to the following address: GE Capital Retail Bank, Attn: Bankruptcy Dept., P.O. Box 103114, Roswell, GA 30075.

Your Account is owned and serviced by GE Capital Retail Bank.

Hearing Impaired: TDD users call 1-800-444-1732

Customer Service/Questions: For account information, please call the toll free number on the front of this statement. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions to (for card payments) to P.O. Box 868008, Orlando, FL 32886-5008. Please include your account number on any correspondence you send to us.

Payments: Send payments to P.O. Box 868008, Orlando, FL 32886-5008 or by mail to P.O. Box 868008, Orlando, FL 32886-5008. **Notice:** See below for your Billing Rights and other important information. Identifying about billing issues will not preserve your rights under federal law to preserve your rights, please write to our Billing Inquiries Address, P.O. Box 868008, Orlando, FL 32886-5008.

Purchases, returns, and payments made prior to billing data may not appear until next month's statement. When you provide a check as payment you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When you use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. You may choose not to have your payment collected automatically by sending your payment (with the payment stub), in your own envelope - not the enclosed window envelope addressed to: P.O. Box 868046, Atlanta, GA 30353-0846 and not the Payment Address.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the Billing Inquiries Address or GE Capital Retail Bank, P.O. Box 868008, Orlando, FL 32886-5008. Or, complete and mail or fax the Dispute Form found at: www.jpcrewards.com

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill describe what you believe is wrong and why you believe it is a mistake. You must contact us within 90 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following apply:

- We cannot be held liable for the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
 3. You must not yet have fully paid for the purchase.
- If all of the above about the purchase and you are still dissatisfied with the purchase, contact us in writing or electronically at: GE Capital Retail Bank, P.O. Box 868008, Orlando, FL 32886-5008 (www.jpcrewards.com).

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may at any time pay in whole or in part, the total unpaid balance without any additional charge for prepayment. Mailed payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to two days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not

accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type. Under ordinary circumstances, any payment made at a jcpenny store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. (24 hours a day). All written communications concerning disputed amounts, including any check or other payment instrument that (i) indicates that the payment constitutes payment in full or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("disputed payments"), must be mailed or delivered to us at P.O. Box 868008, Orlando, FL 32886-5008.

Credit Reports and Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 868007, Orlando, FL 32886-5007. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

A. (Average Daily Balance Method): We figure the interest charge on your account by applying the periodic rate to the average daily balance of your account. To get the average daily balance, we take the beginning balance of your account each day, which includes any unpaid interest charges from the previous billing cycle, add any new charges, and applicable fees and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances during the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance, which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

B. The same as Method A, except Unpaid Interest Charges are not included in the beginning balance.

C. The same as Method A, except new Purchases are not included in the daily balance.

D. The same as Method C, except Unpaid Interest Charges are not included in the beginning balance.

E. (Daily Balance Method): We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Balance type on the face of this statement refers to the following payment method: **P** - Regular Charge Method; **A** - Advance Charge Card; **C** - Commercials. You can request to receive statements in Spanish by calling the customer service number at 1-800-542-0600.

© FGS453 - 3 - 10/25/2012

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to GE Capital Retail Bank and any other owner or provider of your account contacting you about your account, including using any contact information of cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

Street				
Address				
City, State				
Zip				
Phone #				
E-mail				
	Home Phone #	Business Phone #	Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with jcpenny so you can receive special offers and updates.

MEET L'AMOUR NANETTE LEPORE ONLY@JCP

RCS3

Budding fashionistas, take note. We couldn't be more excited to bring you L'Amour Nanette Lepore - a fun, youthful twist on the designer's signature style. Expect feminine silhouettes, a hint of playfulness and bright hues you'll love.



Transaction Summary (Continued)				
Trans Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
02/10			INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$5.83
			TOTAL INTEREST FOR THIS PERIOD	\$5.83
2013 Totals Year-to-Date				
			Total Fees Charged in 2013	\$0.00
			Total Interest Charged in 2013	\$13.11
			Total Interest Paid in 2013	\$15.05

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged	Balance Method
Regular	NA	23.99%	\$318.87	\$5.83	E

Cardmember News & Information

Good news! Now you can earn up to \$100 in JCP rewards each month when you use your JCP credit card to make qualifying purchases. See a team member or visit jcpwards.com/credit for details.

Cardmember Benefits & Information

Monitor your Account 24/7. Enroll in free eServicing at jcp.com/credit and take advantage of the easy way to: view recent transactions, check your balance, update personal information and much more.



MEET WILLIAM RAST HE MAKES HIS OWN RULES NEW@JCP

Introducing William Rast, a collection that's anything but mainstream. Founded by Justin Timberlake in 2005, William Rast mixes unexpected fabrics, textures and premium washes but stays true to the heritage of American denim. Each tailored look is as effortless as it is adventurous.

WILLIAM RAST

RCS4

YOUR CHANGE MAKES REAL CHANGE

When people care, great things happen.

Each month, jcp cares supports a new cause, inviting customers to round up their purchases to the nearest dollar. This month's partner is Boys & Girls Clubs of America, supporting its Tools for Back-to-School campaign to ensure all kids are prepared for academic success. Thank you for making a difference.

For more information, visit jcp.com/jcpcares.



RCS5



BRUCE R RANKIN
Account Ending: *** 812 91

Visit us at jcp.com/credit
Customer Service: 1-800-527-3369
PO Box 985008 Orlando FL 32896-5008

Summary of Account Activity

Previous Balance	\$413.58
Other Credits	\$413.58
New Balance	\$0.00
Credit Limit	\$903.00
Available Credit	None
Statement Closing Date	07/10/2013
Days in Billing Cycle	28

Payment Information

New Balance	\$0.00
Amount Past Due	\$0.00
Total Minimum Payment Due	\$148.00
Payment Due Date	07/12/2013

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Transaction Summary

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
07/10		R	CHARGE OFF ACCOUNT-PRINCIPALS	(\$297.97)
07/10		R	CHARGE OFF ACCOUNT "FINANCE CHARGES" FEES	(\$115.61)
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	\$0.00
07/10			INTEREST CHARGE ON PURCHASES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$0.00

2013 Totals Year-to-Date

Total Fees Charged in 2013	\$95.00
Total Interest Charged in 2013	\$39.85
Total Interest Paid in 2013	\$27.01

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.

NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO GEORGIA.

Account Ending: *** 812 91

Total Minimum Payment Due	Amount Past Due	Payment Due Date	New Balance
\$148.00	\$0.00	07/12/2013	\$0.00

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.

BRUCE R RANKIN



GEORGIA / jcp
P.O. Box 980090
Orlando FL 32896-0090

jcp rewards program

Cardmembers who are U.S. residents (including Puerto Rico and U.S. Territories) are automatically enrolled in the jcp rewards program (the "Program"). Cardmembers who are in good standing and spend \$100 or more in a calendar month, or e-shopping purchases at jcp.com will be eligible to receive a \$10 jcp rewards certificate (jcp rewards: or a "certificate") redeemable on eligible (certain) purchases (some exclusions and restrictions apply; see certificate for details). Purchases of the following items are not qualifying purchases: Reproductive products purchased online (only), dollar spent on sales tax, state certificate for child, purchases of the following items are not qualifying purchases: Reproductive products purchased online (only), dollar spent on sales tax, state certificate for child, purchases of the following items are not qualifying purchases: Reproductive products purchased online (only), dollar spent on sales tax, state certificate for child. Each calendar month, jcp rewards certificates are calculated at the end of each calendar month and do not carry forward more than ten \$10 jcp rewards certificates each month. Qualifying purchase amounts are calculated at the end of each calendar month. If you jcp rewards certificate will be delivered by U.S. mail unless you have registered an email address at www.jcprewards.com/credit, in which case certificates will be delivered via email. Certificate must be used by the expiration date listed on the certificate and must be surrendered at the time of purchase. If you jcp rewards certificate is less than the amount designated on the certificate, you will forfeit the remainder of that amount. Certificates cannot be credited to any account, purchased for cash, replaced if merchandise is returned, or applied to prior purchases. Lost or stolen certificates are not replaceable. Certificates are not redeemable and are void where prohibited by law. We reserve the right to amend or modify the Program at any time and in any way without notice (including, without limitation, our right to adjust the number of jcp rewards certificates earned for each dollar in purchases). We further reserve the right to terminate the Program at any time without notice. For full terms and conditions or for other questions about the Program, please visit www.jcprewards.com/credit or call 1-888-627-7937.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance commencing upon receipt, but will not satisfy any requirements that may be due.

Bankruptcy Notice: If you file a bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: GE Capital Retail Bank, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30075.

Your Account is owned and serviced by GE Capital Retail Bank.

Hearing Impaired: TDD users call 1-800-444-1732

Customer Service/Questions: For account information, please call the toll free number on the front of this statement. Unless your name is listed on this statement, you do not have information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965009, Orlando, FL 32896-5009. Please include your account number on any correspondence you send to us.

Payments: Send payments to P.O. Box 965009, Orlando, FL 32896-5009 or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address: P.O. Box 965008, Orlando, FL 32896-5008.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. You may choose not to have your payment collected electronically by sending your payment (with the payment stub) in your own envelope - not the enclosed window envelope, addressed to: P.O. Box 960845, Atlanta, GA 30353-0845 and not the Payment Address.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at the Billing Inquiries Address: GE Capital Retail Bank, P.O. Box 965008, Orlando, FL 32896-5008. Or, complete and mail or fax the Dispute Form found at www.jcp.com/credit.

In your letter, give us the following information:

- **Account information:** Your name and account number.
 - **Dollar amount:** The dollar amount of the suspected error.
 - **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement.
- You must notify us of any potential error in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
- While we investigate whether or not there has been an error, the following apply:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that debits your credit card account do not qualify.
3. You must not have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at: GE Capital Retail Bank, P.O. Box 965008, Orlando, FL 32896-5008 (www.jcp.com/credit).

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision.

At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Information About Payments: You may at any time pay in whole or in part, the total unpaid balance without any additional charge for payment. Billed payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment: (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not

accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a jcp.com store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S. **Conditional Payments:** All written communications concerning disputed amounts including any check or other payment instrument that (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments") must be mailed or delivered to us at P.O. Box 965008, Orlando, FL 32896-5008.

Credit Reports and Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965007, Orlando, FL 32896-5007. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other delinquencies on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

A. (Average Daily Balance Including Current Transactions): We figure the interest charge on your account by applying the periodic rate to the average daily balance of your account. To get the "average daily balance" we take the beginning balance of your account each day, which includes any unpaid interest charges from the previous billing cycle, add any new charges, and applicable fees and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance, which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

B. The same as Method A, except unpaid interest charges are not included in the beginning balance.

C. The same as Method A, except new purchases are not included in the daily balance.

D. The same as Method C, except unpaid interest charges are not included in the beginning balance.

E. (Daily Balance Method): We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Balance Type on the face of this statement refers to the following payment method: R-Regular Charge; M-Major Purchase Charge; C-Commercial. You can request to receive statements in Spanish by calling the customer service number at 1-800-542-0600.

Q1FGS433 - 3 - 10/25/2012

This is an attempt to collect a debt and any information obtained will be used for that purpose.

"By providing a telephone number on your account, you consent to GE Capital Retail Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

Street Address _____
City, State _____
Zip _____
Phone # _____
E-mail _____

Home Phone # _____ Business Phone # _____ Cell # or other phone I've can use to contact you _____ Email Address _____

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with jcp.com so you can receive special offers and updates.



30% OFF ST. JOHN'S BAY FOR WOMEN

Save on select St. John's Bay for Women.

You asked. We listened. It's back and it's here to stay.
Because you deserve to wear the brands you love.

ST. JOHN'S BAY
LADIES

Available in misses, petites, tall & plus.

only at jcpenny

Prices are effective through July 31, 2015, unless otherwise noted. Items are subject to availability and may not be available in all JCPenny stores or at jcp.com. Percentages off regular or original prices, as shown. Actual savings may exceed stated percentage off. JCPenny reserves the right to limit returns or exchanges without a valid receipt. Select items available in pet & plus sizes, also in stores.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged	Balance Method
Regular	NA	23.99%	\$0.00	\$0.00	E

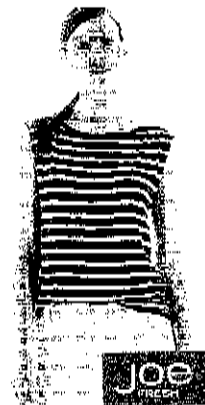
Cardmember Benefits & Information

Good news! Now you can earn up to \$100 in jcp rewards each month when you use your jcp credit card to make qualifying purchases. See a team member or visit jcpwards.com/credit for details.



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